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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/247,222	02/10/1999	DAVID A. SINCLAIR	2112/4	7390
24964	7590	06/05/2007		
GOODWIN PROCTER L.L.P. 599 LEXINGTON AVE. NEW YORK, NY 10022			EXAMINER AKINTOLA, OLABODE	
			ART UNIT 3691	PAPER NUMBER
			MAIL DATE 06/05/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

09/247,222

Applicant(s)

SINCLAIR, DAVID A.

Examiner

Olabode Akintola

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12 March 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

This office action is in response to applicant's communication filed on 3/12/2007.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cunningham (USPN 6014645) in view of Zandi (USPN 5966699).

Re claims 1 and 11: Cunningham teaches computer-driven information management system and corresponding method for selectively matching credit applicants with money lenders through a global communications network (Abstract), said system comprising: applicant data entry means for entering applicant data into the system, and defining an electronic applicant profile of a credit

Art Unit: 3691

applicant seeking financing (col. 2, lines 57-59; Fig. 4 RN {70}); model data entry means for entering model data into the system, said model data being established by the lender and defining an electronic model profile representing characteristics of a desired applicant (col. 3, lines 33-40; Fig 3 RN {60}); distribution filter means electronically comparing said applicant profile with said model profile for filtering the of applicant data through the system to the lender, wherein: for those credit applicants matching the model profile, a representation of said applicant data is made available through the system to lender; and for those credit applicants not matching the model profile, no applicant data is made available through the system to the lender (col. 3, lines 42-45; Fig 4, RN {80, 82}).

Cunningham fails to teach that the representation comprises a subset of the applicant data omitting personal data. Zandi teaches this limitation at col. 1, lines 15-24 and col. 8, lines 41-44. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Cunningham to include this step as taught by Zandi. One would have been motivated to do so in order to use preliminary financial information to determine borrower's eligibility for desired loan prior to formally receiving a fully completed application.

Re claims 2 and 12: Cunningham teaches the step wherein said applicant data entry means includes a computer, a keyboard for entering said applicant data into said computer, and global communication means for communicating said applicant data to the system (Fig. 1 RN {12}).

Art Unit: 3691

Re claims 3 and 13: Cunningham teaches the step wherein said model data entry means includes a computer, a keyboard for entering said model data into said computer, and global communication means for communicating said model data to the system (Fig. 1 RN {24-34}).

Re claims 4 and 14: Cunningham teaches including means for retrieving applicant credit information from a credit bureau and incorporating said credit information into said applicant profile (col. 4, lines 20-23).

Re claims 5, 6, 15 and 16: Cunningham teaches including term notification means for electronically notifying those credit applicants matching the model profile of financing terms set by the lender (Abstract)

Re claims 7, 8, 17 and 18: Cunningham teaches applicant profile distribution means for simultaneously distributing said applicant profile to a number of lenders having access to the system and lender selection means for restricting the distribution of said applicant profile to only those lenders selected by the credit applicant and having access to the system (col. 3, lines 42-45; Fig. 4 RN {80, 82}).

Re claims 4 and 14: Cunningham teaches applicant data storing means for electronically storing applicant data received by the lender through the system (col. 3, lines 29-31).

Art Unit: 3691

Re claims 4 and 14: Cunningham teaches financial product selection means for selecting a desired finance product from a group of financial products communicated to the system by the lenders (col. 2, lines 22-24).

Response to Arguments

Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

Art Unit: 3691

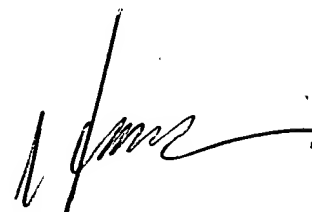
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629.

The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA



HANI M. KAZIMI
PRIMARY EXAMINER